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Attorneys for William E. Miller, IV and
Christine A. Miller

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In re : Chapter 13
: Case No. 10-40278 (KCF)
:
WILLIAM E. MILLER, IV and :
CHRISTINE A. MILLER, :
:
Debtors. :
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**CERTIFICATION OF WILLIAM E. MILLER, IV
AND CHRISTINE A. MILLER IN SUPPORT OF APPLICATION
FOR ORDER CONVERTING CASE TO CHAPTER 7**

William E. Miller, IV and Christine A. Miller, the above-captioned debtors (the “Debtors”), in support of their application for order converting case to Chapter 7, certifies as follows:

1. We, William E. Miller, IV and Christine A. Miller, are debtors in the above-captioned Chapter 13 proceeding. We filed a petition for relief under chapter 13 of title 11 of the United States Code (the “Bankruptcy Code”) on September 30, 2010 (the “Filing Date”).
2. Our case was confirmed on February 2, 2011.
3. We seek to have our case converted to Chapter 7. We are presently delinquent on our mortgage payments due pursuant to the plan, as well as our Chapter 13 plan payments. We were delinquent previously, and unfortunately now see that the combination of payments

required in Chapter 13 is more than we can realistically afford. Upon reflection, Chapter 7 is a more appropriate proceeding for us given our circumstances.

4. Our Chapter 13 filing was predicated upon an effort to retain an interest in our home at 7 Springdale Road, Hackettstown, New Jersey 07840 (the "Property"). We still intend to make that effort, but believe that a mortgage modification is the only route that may result in an affordable monthly payment for us.

5. Section 1307 of the Bankruptcy Code provides that "[t]he debtor may convert a case under chapter 7 of this title at any time...." For the reasons set forth above, we request that our case be converted to Chapter 7.

WHEREFORE, the Debtors respectfully request entry of an order (i) converting to Chapter 7; and (ii) granting such other and further relief as the Court deems just and proper.

We certify that the foregoing is true and correct. We understand that if the foregoing is wilfully false, we are subject to punishment.

Dated: Newton, New Jersey
October 17, 2012

/s/ WILLIAM E. MILLER, IV
William E. Miller, IV

/s/ CHRISTINE A. MILLER
Christine A. Miller